

<i>SERFF Tracking Number:</i>	<i>MUTM-127860164</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Mutual of Omaha Insurance Company</i>	<i>State Tracking Number:</i>	<i>50394</i>
<i>Company Tracking Number:</i>	<i>JAMIE LUCY</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Long Term Care Advertising - MC34022_1111</i>		
<i>Project Name/Number:</i>	<i>Long Term Care Advertising/MC34022_1111</i>		

## Filing at a Glance

Company: Mutual of Omaha Insurance Company

Product Name: Long Term Care Advertising - SERFF Tr Num: MUTM-127860164 State: Arkansas  
MC34022\_1111

TOI: LTC03I Individual Long Term Care

SERFF Status: Closed-Filed

State Tr Num: 50394

Sub-TOI: LTC03I.001 Qualified

Co Tr Num: JAMIE LUCY

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Donna Lambert

Author: Jamie Lucy

Disposition Date: 12/05/2011

Date Submitted: 12/05/2011

Disposition Status: Filed

Implementation Date Requested:

Implementation Date: 01/05/2012

State Filing Description:

## General Information

Project Name: Long Term Care Advertising

Status of Filing in Domicile:

Project Number: MC34022\_1111

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 12/05/2011

State Status Changed: 12/05/2011

Deemer Date:

Created By: Jamie Lucy

Submitted By: Jamie Lucy

Corresponding Filing Tracking Number:

Filing Description:

NAIC #261-71412

FEIN #47-0246511

Mutual of Omaha Insurance Company

Long-Term Care Advertising

MC34022\_1111

Enclosed for review by your Department is a copy of the above-captioned advertising. The form is new and is not intended to replace any previously approved form. It will be used with appropriate approved forms in your state.

We request that any information in brackets be considered variable. A Memorandum of Variable Material describing the variable items is attached.

SERFF Tracking Number: MUTM-127860164 State: Arkansas  
Filing Company: Mutual of Omaha Insurance Company State Tracking Number: 50394  
Company Tracking Number: JAMIE LUCY  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: Long Term Care Advertising - MC34022\_1111  
Project Name/Number: Long Term Care Advertising/MC34022\_1111

Thank you for the review of this filing.

Sincerely,

Corporate Compliance and Ethics Division  
For Questions, please contact Carly Cole  
Phone: 402-351-2476; Fax: 402-351-5298  
E-mail: advfilings@mutualofomaha.com

jl

## Company and Contact

### Filing Contact Information

Carly Cole, Product & Advertising Compliance carly.cole@mutualofomaha.com  
Consultant  
Mutual of Omaha 402-351-2476 [Phone]  
Mutual of Omaha Plaza 402-351-5298 [FAX]  
Omaha, NE 68175

### Filing Company Information

Mutual of Omaha Insurance Company	CoCode: 71412	State of Domicile: Nebraska
Mutual of Omaha Plaza	Group Code: 261	Company Type: Health Insurance
Omaha, NE 68175	Group Name:	State ID Number:
(402) 351-6910 ext. [Phone]	FEIN Number: 47-0246511	

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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

*SERFF Tracking Number:*      *MUTM-127860164*                      *State:*                      *Arkansas*  
*Filing Company:*              *Mutual of Omaha Insurance Company*              *State Tracking Number:*              *50394*  
*Company Tracking Number:*      *JAMIE LUCY*  
*TOI:*                      *LTC03I Individual Long Term Care*              *Sub-TOI:*                      *LTC03I.001 Qualified*  
*Product Name:*              *Long Term Care Advertising - MC34022\_1111*  
*Project Name/Number:*              *Long Term Care Advertising/MC34022\_1111*

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Mutual of Omaha Insurance Company	\$50.00	12/05/2011	54245711

<i>SERFF Tracking Number:</i>	<i>MUTM-127860164</i>	<i>State:</i>	<i>Arkansas</i>
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## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Filed	Donna Lambert	12/05/2011	12/05/2011

<i>SERFF Tracking Number:</i>	<i>MUTM-127860164</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>JAMIE LUCY</i>		
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## **Disposition**

Disposition Date: 12/05/2011

Implementation Date: 01/05/2012

Status: Filed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>MUTM-127860164</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Mutual of Omaha Insurance Company</i>	<i>State Tracking Number:</i>	<i>50394</i>
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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Memorandum of Variability	Filed	Yes
<b>Form</b>	Brochure	Filed	Yes

SERFF Tracking Number: MUTM-127860164 State: Arkansas

Filing Company: Mutual of Omaha Insurance Company State Tracking Number: 50394

Company Tracking Number: JAMIE LUCY

TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified

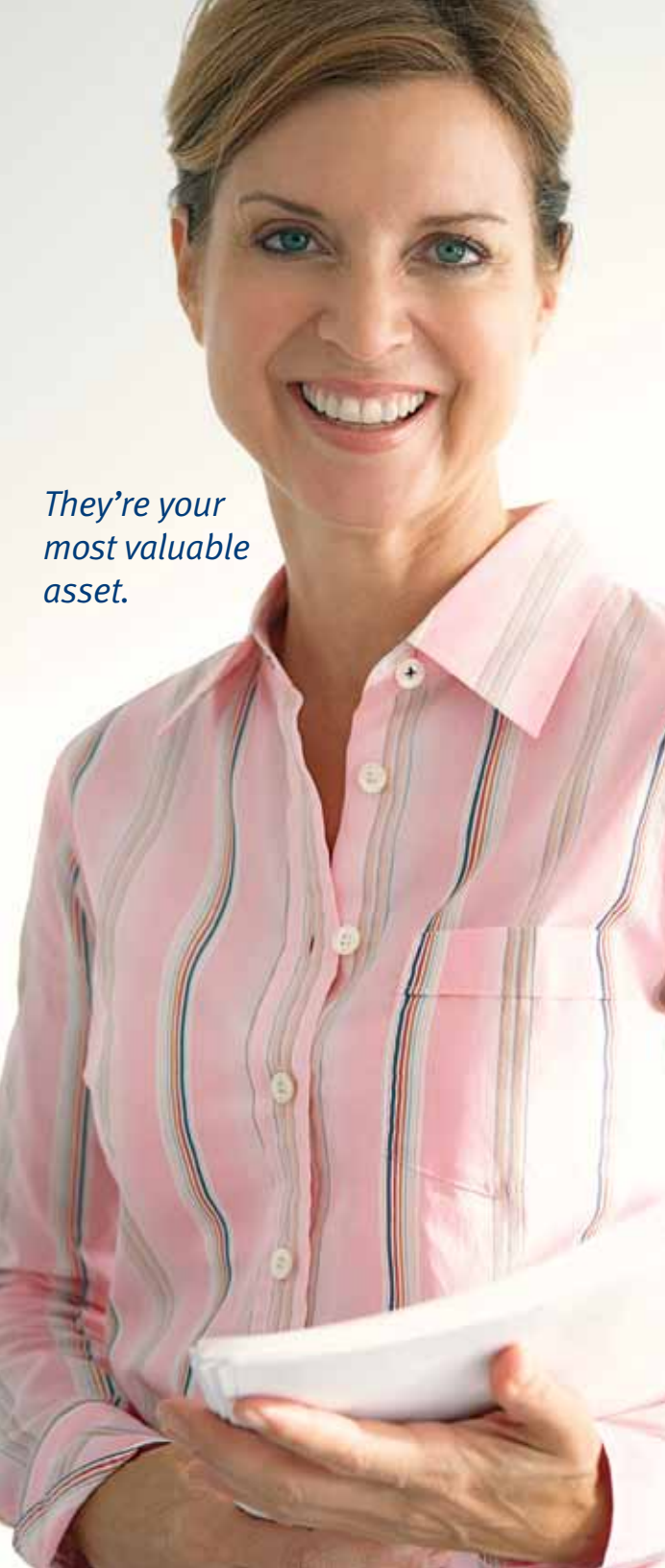
Product Name: Long Term Care Advertising - MC34022\_1111

Project Name/Number: Long Term Care Advertising/MC34022\_1111

## Form Schedule

**Lead Form Number: MC34022\_1111**

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 12/05/2011	MC34022_1111	Advertising	Brochure	Initial		0.000	MC34022_1111_brackets.pdf



*They're your  
most valuable  
asset.*



Long-Term Care Insurance underwritten by:  
**MUTUAL OF OMAHA INSURANCE COMPANY**  
Mutual of Omaha Plaza  
Omaha, NE 68175-0001  
[mutualofomaha.com](http://mutualofomaha.com)

MUTUAL of OMAHA'S  
**WILD KINGDOM**



**This is a solicitation of insurance.** Policy forms LTC09M-5ML, LTC09M-10ML (or state equivalent). In ID: LTC09M-5ML-ID, LTC09M-10ML-ID. In NC: LTC09M-5ML-NC, LTC09M-10ML-NC. In OK: LTC09M-5ML-OK, LTC09M-10ML-OK. In OR: LTC09M-5ML-OR, LTC09M-10ML-OR. In PA: LTC09M-5ML-PA, LTC09M-10ML-PA. In WA: LTC09M-5ML-WA, LTC09M-10ML-WA. For costs and further details of the coverage, including exclusions, any reductions or limitations and terms under which the policy may be continued in force, see your agent\* or write to the company. You may be contacted by telephone by an insurance agent.\*

\*WA Residents: All instances of the term "agent" should be replaced with "producer."

MUTUAL OF OMAHA INSURANCE COMPANY

## Mutual Care<sup>®</sup> *at Work* Long-Term Care Insurance



*A Special Program  
for Key Employees*



MC34022\_1111





**You know who they are – that core group of employees you simply can't do without. They know your business inside and out, and they use their talents and skills every day to keep things running smoothly. They're your most valuable asset, and you can't afford to lose them.**

## Long-term care insurance may help

Adding long-term care insurance to the employee benefits package of a key group of employees (called an executive carve out) is one way to help ensure they'll stay with you for years to come.

## Why long-term care insurance?

As people age, they may face an extended illness or injury requiring long-term care services. Helping workers protect their retirement savings from these potentially high costs is why long-term care insurance is fast becoming a valued employee benefit.

## Mutual Care at Work provides the flexibility you need

Mutual Care at Work from Mutual of Omaha Insurance Company offers an executive carve out feature that allows you to provide long-term care insurance coverage to a select group of employees. And this can help you:

- Retain the people who are key to your success
- Enhance your company's reputation as a place quality people want to work
- Build morale and create a loyal management team

## The choices are yours

It's your business. You make the decisions. You select the class of employees you want to participate in the program (i.e., all managers). Then you determine the level of coverage you would like to provide and pay the cost using business dollars. Covered employees always have the option to increase their coverage above the program limits you select at their own expense.

The program also is available to spouses and extended family members of covered employees. Providing coverage to family members can help alleviate lost productivity when a loved one needs care. Again, you have the option to pay the cost of coverage for extended family members using business dollars or you can simply make it available on a voluntary basis at no expense to you.

You also can elect to make long-term care coverage available to your remaining employees on a voluntary basis at their expense. This allows you to expand your company's employee benefits package by offering employees the convenience of obtaining long-term care insurance at work at a cost that's generally less than coverage they would purchase on their own.

And, you and your family members can choose to participate in the program, which means your long-term care insurance premiums can be paid by the business and deducted as a business expense.

## Long-term care offers tax advantages

Depending on the tax-structure of your business, you may enjoy significant tax savings when you pay for long-term care insurance using business dollars.

- If you're a self-employed business owner (sole proprietor, partnership, LLC or S corporation), long-term care insurance premiums paid by the company for the owner, spouse and dependents may be tax deductible as a business expense, based on the eligible premium guidelines shown below

Eligible Premium Guidelines for [2012*]	
At age:	You can deduct:
40 and younger	[\$350]
41-50	[\$660]
51-60	[\$1,310]
61-70	[\$3,500]
71 and older	[\$4,370]

- If you're the owner of a C corporation, long-term care insurance premiums paid by the company for the owner/employee, a designated class of employees, spouse and dependents may be tax deductible as a business expense. In this case, the deductible amount is **not** subject to eligible premium guidelines

In addition, long-term care insurance premiums paid by the business are not included in the employee's taxable income and benefits paid by the policy generally are tax free.\*\*

The information provided is not intended to be tax advice. Consult your tax advisor to determine the tax benefits for your business.

## Adding long-term care insurance for key employees is easy

Mutual Care at Work provides a variety of options for your business. Together, we can design a long-term care insurance program that's right for you and for your key employees.

\*IRS Revenue Procedure [2011-52]

\*\*Policy benefits are tax free as long as they do not exceed the greater of qualified long-term care daily expenses or the per-day limitation, [\$310 in 2012]

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## Supporting Document Schedules

		<b>Item Status:</b>	<b>Status</b>
			<b>Date:</b>
<b>Satisfied - Item:</b>	Memorandum of Variability	Filed	12/05/2011
<b>Comments:</b>			
<b>Attachment:</b>			
MC34022_1111 MOV.pdf			

# VARIABLE MATERIAL FOR ADVERTISING FORM

**Form Number: MC34022\_1111**

*The following information in the aforementioned advertisement is bracketed to denote variable material.*

## Section

1) Middle panel, [2012]

2) Dollar amounts in chart, [\$350], [\$660],  
[\$1,310], [\$3,500], [\$4,370]

3) Source \*IRS Revenue Procedure [2011-52]

4) [\$310 in 2012]

## Explanation

This year will change every year

These amounts are updated every year.

The year of the source will change as  
the dollar amounts change.

The dollar amount and year will change  
every year.